

N.S. Regulations 239/2026
FILED
Date October 6, 2026
RACHEL L. JONES
REGISTRAR OF REGULATIONS

**In the matter of Section 154 of Chapter 20 of the Acts of 2025,
the *Traffic Safety Act***

-and-

**In the matter of new regulations respecting motor vehicle insurance
made by the Minister of Public Works**

Order

I, Fred Tilley, Minister of Public Works for the Province of Nova Scotia, pursuant to Section 154 of Chapter 20 of the Acts of 2025, the *Traffic Safety Act*, hereby make new regulations respecting motor vehicle insurance in the form set forth in the attached Schedule "A".

This order is effective on and after the date that Chapter 20 of the Acts of 2025, the *Traffic Safety Act*, comes into force.

Dated and made September 8, 2026, at Halifax Regional Municipality, Province of Nova Scotia.


Honourable Fred Tilley
Minister of Public Works

Schedule “A”

Regulations Respecting Motor Vehicle Insurance made by the Minister of Public Works under Section 154 of Chapter 20 of the Acts of 2025, the *Traffic Safety Act*

Interpretation

1 Citation

These regulations may be cited as the *Motor Vehicle Insurance Regulations*.

2 Definitions

In these regulations,

“Act” means the *Traffic Safety Act*;

“driver’s policy” means a motor vehicle liability insurance policy issued by an insurer that provides coverage for a driver;

“insurance certificate” means a certificate issued by an insurer, in a form approved by the Registrar, attesting to the insurance status of a motor vehicle or a driver and containing the information required by Section 4;

“maintain”, with respect to an insurance policy or insurance certificate, means to obtain, hold and keep in effect;

“motor vehicle liability card” means a document issued by an insurer, in a form approved by the Superintendent of Insurance, attesting to the insurance status of a motor vehicle;

“personal vehicle” means a light motor vehicle owned and driven by an individual;

“third party liability coverage” means insurance under a motor vehicle insurance policy that provides third-party coverage in respect of liability for all of the following:

- (i) loss or damage resulting from
 - (A) bodily injury to individuals, and
 - (B) the death of individuals,

- (ii) damage to property of others.

Proof of Insurance

3 Proof of insurance

- (1) Both of the following are prescribed as the forms of proof of insurance for a motor vehicle required by Section 151 of the Act:
 - (a) except as provided in clause (b), a motor vehicle liability card provided by the insurer in paper or electronic form;
 - (b) subject to subsection (2), an insurance certificate, if
 - (i) a vehicle permit or privilege of obtaining a vehicle permit for a motor vehicle is being reinstated following a suspension for any of the following reasons:
 - (A) the driver or the person in charge of a vehicle drove or permitted a vehicle to be driven on a highway while the vehicle or the driver was not insured as required by subsection 149(1) of the Act and the vehicle was involved in a reportable collision while being driven on the highway, for a period of 1 year from the date of the collision,
 - (B) a person fails to satisfy a final judgment referred to in clause 141(2)(c) of the Act for damages related to the ownership, driving or use of a vehicle resulting in bodily injury or death to an individual or damage to property, for a period of 3 years from the date of reinstatement,
 - (C) an individual was convicted under subsection 149(1) of the Act for driving a vehicle on a highway while the vehicle or the individual was not insured, for a period of 2 years from the date the suspension was applied by the Registrar.
 - (ii) a driver's licence is being reinstated following a suspension for any of the following reasons:
 - (A) an individual's driver's licence has been suspended under Section 26 of the *Driver's Licence Regulations* made under the Act, as the individual has driven a vehicle on a highway while the vehicle or the individual was not insured as required by subsection 149(1) of the Act and the vehicle was involved in a reportable collision while being driven on the highway, for a period of 1 year from the date of the collision,

- (B) a person fails to satisfy a final judgment referred to in clause 141(2)(c) of the Act for damages related to the ownership, driving or use of a vehicle resulting in bodily injury or death to an individual or damage to property, for a period of 3 years from the date of reinstatement,
 - (C) an individual was convicted under subsection 149(1) of the Act for driving a vehicle on a highway while the vehicle or the individual was not insured, for a period of 2 years from the date the suspension was applied by the Registrar;
- (c) if the driver is excluded under the motor vehicle liability policy issued for the motor vehicle, a policy confirmation issued by the insurer confirming coverage for the driver under a driver's policy, in addition to the proof of insurance prescribed by clause (a) or (b).
- (2) If an applicant for reinstatement intends to obtain a driver's licence or a vehicle permit in another jurisdiction, the Registrar may accept a letter from an insurer in that jurisdiction that they intend to insure the applicant, in lieu of an insurance certificate.
- (3) An insurer must provide the proof of insurance specified in clause (1)(a) or (b) to the owner of an insured motor vehicle.
- (4) An insurer must provide the proof of insurance specified in clause (1)(c) to a driver insured under a driver's policy issued by the insurer.
- (5) If requested by the Registrar, an insurer must provide the Registrar with a true copy of an insurance certificate issued to an owner of a motor vehicle.

4 Insurance certificate

- (1) An insurance certificate must contain all of the following information about the insurance policy referred to in the certificate:
 - (a) the name of each individual named as insured under the insurance policy;
 - (b) the effective date and the expiry date of the policy;
 - (c) the policy number;
 - (d) a list of any vehicles insured under the policy;
 - (e) the names of any individuals excluded from the policy.
- (2) An insurer must promptly notify the Registrar in writing if they cancel an insurance policy that they have issued an insurance certificate for.

5

Reports by insurer

- (1) In this Section,

“report” means a report that the Registrar may require from an insurer under subsection 152(3) of the Act.
- (2) The Registrar may specify that a report be provided regarding either of the following:
 - (a) a registered vehicle;
 - (b) the holder of a driver’s licence issued under the Act.
- (3) A report must include all of the following details of any insurance policy issued by the insurer for the vehicle or individual that is the subject of the report:
 - (a) the name of each individual named as insured under the policy;
 - (b) the effective date and the expiry date of the policy;
 - (c) the policy number;
 - (d) the cancellation date of the policy, if cancelled;
 - (e) a list of any vehicles insured under the policy;
 - (f) the names of any individuals excluded from the policy.
- (4) An insurer must provide the Registrar with a report as required by the Registrar.

Motor Vehicle Liability Policies

6

Liability insurance amounts for carriers

In addition to any other policy of insurance required by the Act or any other legislation, a carrier must maintain a motor vehicle insurance policy that meets all of the following criteria:

- (a) it is issued by a company duly authorized to issue the policy in the Province;
- (b) it is in a form approved by the Superintendent of Insurance;
- (c) it provides third-party liability coverage to the following limit:
 - (i) except as provided in subclause (ii), at least \$1 000 000, excluding interest and costs;
 - (ii) at least \$2 000 000, excluding interest and costs for commercial vehicles carrying dangerous goods under a policy that provides inclusive coverage for each commercial vehicle used.

Personal vehicle sharing programs

- (1) In this Section,

“personal vehicle sharing program” or “program” means a program that facilitates the sharing of personal vehicles for non-commercial use by individuals within the Province;

“PVSP operator” means a person that operates a personal vehicle sharing program;

“PVSP vehicle” means a personal vehicle that is driven as part of a personal vehicle sharing program.

- (2) A PVSP operator must be registered and in good standing with the Registry of Joint Stock Companies.

- (3) A PVSP operator must do all of the following:

- (a) in addition to any other policy of insurance required by the Act or any other legislation, maintain an insurance policy in a form approved by the Superintendent of Insurance that covers the operation of the program and meets all of the following criteria:

- (i) it provides third-party liability coverage to the limit of at least \$2 000 000, excluding interest and costs,

- (ii) it covers a PVSP vehicle while it is

- (A) being driven or used as part of the program, and

- (B) parked in an advertised pickup location within a specified number of hours, but no fewer than 4 hours, of being used in the program;

- (b) provide the proof of insurance specified in clause (a) in paper or electronic form to each person who owns a PVSP vehicle that is used in the program;

- (c) ensure that the proof of insurance provided under clause (b) is

- (i) present in each PVSP vehicle that is used in the program, or

- (ii) provided, in paper or electronic form, to each driver of a PVSP vehicle that is used in the program;

- (d) ensure that each driver of a PVSP vehicle used in the program is aware of the requirement to have all of the forms of proof of insurance specified in subsection (4) present in the PVSP vehicle or available to the driver in electronic form, when the PVSP vehicle is being driven as part of the program;

- (e) cooperate with an insurer investigating a potential claim regarding a motor vehicle incident involving a PVSP vehicle that is used in the program and at the time of the incident was being driven by an individual who was renting it;
- (f) provide any of the following information to an insurer investigating a potential claim in accordance with clause (e) upon request:
 - (i) the date and time of the incident,
 - (ii) the locations of the PVSP vehicle at the beginning and at the end of the trip during which the incident occurred,
 - (iii) the distance driven in the PVSP vehicle on the trip during which the incident occurred.
- (4) In addition to the forms of proof of insurance required by Section 3, the forms of proof of insurance provided to a driver under subclause (3)(c)(ii) are prescribed as the forms of proof of insurance for a motor vehicle required by Section 151 of the Act for a PVSP vehicle used in a program.

8 Transportation network companies

- (1) In this Section,
 - “transportation network company” or “TNC” means a legal entity that uses a digital network to connect passengers to TNC drivers who provide prearranged drives;
 - “TNC driver” means an individual who does all of the following:
 - (i) in exchange for payment of a fee to a TNC, receives referrals from the TNC to potential passengers,
 - (ii) uses a personal vehicle to drive a passenger to a prearranged destination assigned through a digital network controlled by a TNC in return for compensation or payment of a fee.
- (2) A transportation network company must be registered and in good standing with the Registry of Joint Stock Companies.
- (3) A transportation network company must do all of the following:
 - (a) in addition to any other policy required by the Act or any other legislation, maintain an insurance policy
 - (i) that is in a form approved by the Superintendent of Insurance, and
 - (ii) that covers the operation of the TNC’s services and provides third party liability coverage to a limit of at least all of the following amounts:

- (A) \$1 000 000 during the time that a TNC driver is logged into the TNC's digital network and is available to be matched with a passenger to be transported,
 - (B) \$2 000 000 during the time that a TNC driver has accepted a trip referral through the TNC's digital network and is en route to pick up a passenger,
 - (C) \$2 000 000 during the time that a passenger referred through the TNC's digital network is being transported to a prearranged destination in the TNC driver's vehicle, from the moment that the passenger enters the vehicle;
- (b) provide proof of the insurance policy specified by clause (a) in paper or electronic form to each TNC driver who uses the TNC's digital network;
- (c) ensure that each TNC driver who uses the TNC's digital network is aware of the requirement to have all of the forms of proof of insurance specified in subsection (4) present in the vehicle or available to the driver in paper or electronic form while logged into the TNC's digital network;
- (d) have all of the following available in paper or electronic form to the TNC driver while logged into the TNC's digital network:
 - (i) the proof of the insurance for the operation of the TNC's services, as specified in clause (a),
 - (ii) the proof of insurance specified in Section 3;
- (e) cooperate with an insurer investigating a potential claim regarding a motor vehicle incident involving a personal vehicle being driven by a TNC driver while logged into the TNC's digital network;
- (f) provide any of the following information to an insurer investigating a potential claim in accordance with clause (e) upon request:
 - (i) the date and time of the incident,
 - (ii) the times that the TNC driver logged into and off of the TNC's digital network on the date of the incident.
- (4) In addition to the forms of proof of insurance prescribed in Section 3, the forms of proof of insurance provided to the driver under clause (3)(b) are prescribed as the forms of proof of insurance for a motor vehicle required by Section 151 of the Act for a personal vehicle being driven by a TNC driver while logged into the TNC's digital network.